

**AMENDMENT TO THE SPECIFICATION**

At page 6, rewrite the paragraph at lines 4-9 as follows:

B' 7  
The method for computing the Luhn check digit is defined in Annex B of the International Standard "Identification cards-Numbering system and registration procedure for issuer identifiers" ~~"American National Standard for Identification Cards Identification of Issuers-Part 1: Numbering System"~~ (ANSI/ISO/IEC 7812-1-1993), incorporated by reference herein in its entirety as shown in Fig. 6. In accordance with an aspect of these teachings, the modulus 16 Luhn Check Digit is identical to the conventional procedure, except that the number base is transformed from base 10 to base 16.